Exhibit 20 (Unsealed) (Previously Filed Under Seal as Dkt. 437)

Message

From: Natasha Fowlin [NatashaFowlin@fico.com]

Sent: 11/13/2015 1:32:58 PM

To: Mike Sawyer [MikeSawyer@ficorp.onmicrosoft.com]

Subject: RE: Chubb - Ace License review

Ok I figured as much ... Monday it is and if we need to move then you let me know.

Thanks ©

Natasha N. Fowlin

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NatashaFowlin@fico.com

From: Mike Sawyer

Sent: Friday, November 13, 2015 2:32 PM
To: Natasha Fowlin < Natasha Fowlin@fico.com>

Subject: RE: Chubb - Ace License review

No...I am on plane to San Diego on Tuesday. Let's try for Monday.

Mike Sawyer

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From: Natasha Fowlin

Sent: Friday, November 13, 2015 2:32 PM

To: Mike Sawyer

Subject: RE: Chubb - Ace License review

Is Tuesday morning at 930am et better?

Natasha N. Fowlin

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NatashaFowlin@fico.com

From: Mike Sawyer

Sent: Friday, November 13, 2015 2:30 PM

To: Natasha Fowlin < Natasha Fowlin@fico.com >

Subject: RE: Chubb - Ace License review

That's day care pick up time. Not sure if my wife can do it on Monday or not. Go ahead and book it and I will ask to move it later if she can't do it.

Mike Sawyer

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From: Natasha Fowlin

Sent: Friday, November 13, 2015 2:27 PM

To: Mike Sawyer

Subject: FW: Chubb - Ace License review

Can you do Monday 5pm et?

Natasha N. Fowlin

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NatashaFowlin@fico.com

From: Russ Schreiber

Sent: Friday, November 13, 2015 2:22 PM

To: Natasha Fowlin < Natasha Fowlin@fico.com >

Cc: Mike Sawyer < MikeSawyer@fico.com>; Bill Waid < BillWaid@fico.com>

Subject: Chubb - Ace License review

Tasha, can you put 30 minutes on the calendar for this group to discuss Ace's acquisition of Chubb and potential licensing expansion fees.

Russ Schreiber m +1.917.214.2614